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**From:** John Mountjoy [mailto:mountjoyjw@yahoo.com]

**Sent:** Friday, February 05, 2010 2:25 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** RIN 1210-AB33 Citizen Feedback

Please note that as a free citizen, I strongly object the the concept of forcing IRA-holders to transition to an annuity format like Social Security.

Maximize freedom of choice among investors to plan for their own retirements.

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